GOVERNMENT OF INDIA
AGRICULTURE AND FARMERS WELFARE
LOK SABHA

UNSTARRED QUESTION NO:868
ANSWERED ON:07.02.2017
Pradhan Mantri Fasal Bima Yojana
Birla Shri Om

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) whether it is a fact that some farmers organisations stated that Pradhan Mantri Fasal Bima Yojana does not provide for a universal comprehensive coverage of all crops against all forms of damages and all stages of the crop cycle, if so, the details thereof;

(b) whether the Government has received any complaint in this regard, if so, the details of the remedies which Government has initiated to overcome these deficits;

(c) whether the Government has analysed the implementation of the schemes, if so, the number of farmers who have benefitted under the scheme along with the number of States which are doing better and the ones which have not implemented the scheme so far;

(d) whether the Government has a proposal to include tenant farmers and sharecroppers under the scheme who also bear the risks but do not get any compensation, if so, the details thereof; and

(e) whether the Government has a proposal to delink insurance from credit and hence making insurance optional, if so, the details thereof?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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(a): This Department is not aware of any such statement by any farmers' organizations. However, Pradhan Mantri Fasal Bima Yojana (PMFBY) provides for comprehensive risk insurance for all farmers who have availed crop loan and non-loanee farmers as well for crops/areas notified by the concerned State Governments. Crop insurance is provided against crop damage from pre-sowing to post-harvest losses for food crops (cereals, millets and pulses), oilseeds and annual commercial horticultural crops. The scheme not only safeguards against wide spread yield loss due to non-preventable natural risks viz. flood, inundation, landslide, drought, dry spells, hailstorm, cyclone, pests/diseases, natural fire and lightening, storm, typhoon, tempest, hurricane, tornado etc. but also against farm level yield loss due to localized risks (hailstorm, landslide and inundation), prevented sowing and post-harvest losses.

Contdâ€¦2/-

(b) & (c) : Complaints/suggestions about the scheme are received from various quarters from time to time and are looked into in accordance with scheme guidelines and insurance principles after consulting all concerned stakeholders.
Further, the Government continuously monitors and analysis implementation related issues. During Kharif 2016, 21 States opted for the scheme, which went up to 25 States and 3 Union Territories in Rabi 2016. In Kharif 2016, the coverage in terms of number of farmers, area and sum insured has exceeded coverage of previous years and also the target envisaged for Kharif 2016. State-wise provisional details of coverage during Kharif 2016 season are annexed. The data clearly demonstrates an improving trend in terms of coverage of farmers, area and sum insured, which is an outcome of better and more comprehensive scheme provisions and its implementation. Most of the States barring low risk States like Punjab and some north-eastern States, opted for the scheme in 2016-17.
(d): PMFBY & RWBCIS already provide for coverage of tenant farmers and sharecroppers.
(e): At present, no such proposal is under consideration of the Government.